सत्यमेव जयते
न्यायालय मुख्य आयुक्त दिव्यांगजन
COURT OF THE CHIEF COMMISSIONER FOR PERSONS WITH DISABILITIES (DIVYANGJAN)
दिव्यांगजन सशक्तिकरण विभाग/Department of Empowerment of Persons with Disabilities (Divyangjan)
सामाजिक न्याय और अधिकारिता मंत्रालय/Ministry of Social Justice & Empowerment
भारत सरकार/Government of India
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**Case No. 14695/1141/2023**

**In the matter of-**

Shri Rajesh Kumar Garg **…Complainant**

**Versus**

The Director/Chief Executive Officer,
SUD Life Office,
1st Floor, Mercantile House,
Kasturba Gandhi Marg,
New Delhi - 110001 **…Respondent**

**RECORD OF PROCEEDINGS**

**1. Hearing (II):**

1.1 A hearing was conducted on 03.06.2026 in hybrid mode. Wherein following parties/representatives were present:

| Sl.No. | Name of the parties /Representatives | Parties | Mode |
|---|---|---|---|
| 1. | Shri Rajesh Kumar Garg | Complainant | Online |
| 2. | Ms. Priya Dwivedi,<br>Manager Legal,<br>SUD Life Office | Respondent | Online |

**2. Proceedings of the hearing:**

2 . 1 At the outset, the Court noted that vide previous proceedings, the respondent had submitted that it was unable to trace the policy on the basis of the details furnished by the complainant. Accordingly, the respondent had been directed to specify the documents required for identification of the policy, and the complainant was directed to furnish the requisite policy particulars and proof of premium payments.

2.2 During the present hearing, the representative of the respondent company submitted that the Group Term Insurance (GTI) number furnished by the complainant pertained to a group policy and was insufficient to trace the individual policy records.

2.3 On being permitted by the Court, the respondent verified certain particulars during the hearing and identified a policy standing in the name of the complainant. The respondent stated that the nominee's name and Certificate of Insurance number available in its records corresponded with the details confirmed by the complainant. It was further submitted that the policy is presently in force and continues to provide life cover. According to the respondent, there has been no discontinuance of the policy.

2.4 The respondent further explained that the increase in premium was attributable to age-related premium revisions applicable under the terms of the insurance product and that the premium being charged was in accordance with the applicable premium chart and policy guidelines.

2.5 The complainant, however, expressed concern regarding the increase in premium and sought clarification regarding the basis thereof.

2.6 The Court observed that the dispute essentially concerns the policy records, premium revisions and the status of the insurance cover, all of which ought to have been clarified by the respondent through a comprehensive written response much earlier. The Court noted with concern that despite the matter remaining pending for a considerable period, the respondent had not placed on record a complete written explanation supported by relevant documents.

2.7 Accordingly, the respondent is directed to file, within **seven (7) days**, a comprehensive written report enclosing all relevant records, including:

i. Complete particulars of the policy identified during the hearing;

ii. Copy of the Certificate of Insurance and relevant policy documents;

iii. Current status of the policy and coverage available thereunder;

iv. Details of premium payable from inception of the policy till date;

v. Basis and justification for enhancement of premium, supported by applicable policy terms and guidelines; and

vi. Any other material relevant for adjudication of the grievance raised by the complainant.

vii. A copy of the report shall be furnished to the complainant simultaneously.

2.8 Upon receipt of the report, the complainant may submit his comments, objections or additional submissions, if any, within 7 days.

Digitally signed by
Ipsita Mitra
Date: 24-08-2026
13:21:37

**(Ipsita Mitra)**
Dy. Chief Commissioner